

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: HAROLD EUGENE CLARK, SR § Case No. 1:17-bk-02060
JACKQYLN DALE CLARK (DECEASED) §
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/18/2017.
- 2) The plan was confirmed on 01/18/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 06/22/2020, 07/06/2020, 07/28/2020, 03/03/2022, 03/31/2022.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 10/16/2018.
- 5) The case was completed on 04/25/2022.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$7,196.00.
- 10) Amount of unsecured claims discharged without full payment: \$40,523.11.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 17,957.05
Less amount refunded to debtor(s)	\$ 0.00
NET RECEIPTS	\$ 17,957.05

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 5,000.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 1,255.09
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 6,255.09
Attorney fees paid and disclosed by debtor(s):	\$ 0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
MOTT & GENDRON LAW OFFICE,	Lgl	0.00	NA	NA	5,000.00	0.00
CREDIT ACCEPTANCE	Uns	4,865.00	4,865.64	4,865.64	1,125.14	0.00
THE DEPT OF OF HOUSING AND	Sec	0.00	9,499.76	0.00	0.00	0.00
THE DEPT OF OF HOUSING AND	Uns	0.00	9,499.76	9,499.76	2,196.75	0.00
SANTANDER CONSUMER USA	Sec	0.00	5,458.84	0.00	0.00	0.00
WESTLAKE FINANCIAL SERVICES	Sec	6,362.00	6,106.11	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	1,380.58	0.00	0.00	0.00
SUSQUEHANNA TOWNSHIP	Sec	8,205.22	8,615.79	8,615.79	4,613.31	0.00
CAPITAL REGION WATER	Sec	0.00	993.79	993.79	993.79	0.00
SELECT PORTFOLIO SERVICING	Sec	0.00	NA	NA	0.00	0.00
PHFA/HEMAP	Sec	0.00	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING	Sec	65,361.00	65,786.23	1,461.00	782.29	0.00
PHFA/HEMAP	Sec	21,190.00	21,134.89	1,895.00	1,014.68	0.00
SELECT PORTFOLIO SERVICING	Sec	50,000.00	65,786.23	1,822.77	976.00	0.00
AFNI	Uns	654.00	NA	NA	0.00	0.00
ARCADIA	Uns	1,018.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	442.00	NA	NA	0.00	0.00
DEBT RECOVERY	Uns	152.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
DEPT OF ED NELNET	Uns	32,000.00	NA	NA	0.00	0.00
DRAIN DOCTORS	Uns	115.00	NA	NA	0.00	0.00
FM OPPEL	Uns	195.00	NA	NA	0.00	0.00
FNB OF PENNSYLVANIA	Uns	1,500.00	NA	NA	0.00	0.00
IC SYSTEM	Uns	424.00	NA	NA	0.00	0.00
M&M CREDIT	Uns	2,306.00	NA	NA	0.00	0.00
TORRES CREDIT SERVICES	Uns	174.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 3,356.00	\$ 1,796.97	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 11,432.35	\$ 6,583.10	\$ 0.00
TOTAL SECURED:	\$ 14,788.35	\$ 8,380.07	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 14,365.40	\$ 3,321.89	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,255.09
Disbursements to Creditors	\$ 11,701.96
TOTAL DISBURSEMENTS:	\$ 17,957.05

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 07/13/2022

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.